Case 23-20213-JAD Doc 31 Filed 02/10/23 Entered 02/11/23 00:27:37 Desc Imaged Certificate of Notice Page 1 of 5

Information to id	entify the case:			
Debtor 1:	Michael J. Oslacky	Social Security number or ITIN:	xxx-xx-5489	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	Joyce L Oslacky	Social Security number or ITIN:	xxx-xx-6360	
	First Name Middle Name Last Name	EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	13	1/31/23
Case number:	23-20213-JAD			

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	<b>About Debtor 2:</b>
1.	Debtor's full name	Michael J. Oslacky	Joyce L Oslacky
2.	All other names used in the last 8 years		
3.	Address	517 Highland Avenue N Oakdale, PA 15071	517 Highland Avenue N Oakdale, PA 15071
4.	<b>Debtor's attorney</b> Name and address	Rodney D. Shepherd River Park Commons 2403 Sidney Street, Suite 208 Pittsburgh, PA 15203	Contact phone 412–471–9670  Email: rodsheph@cs.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412–644–2700
			Date: 2/8/23

For more information, see page 2

# Case 23-20213-JAD Doc 31 Filed 02/10/23 Entered 02/11/23 00:27:37 Desc Imaged Certificate of Notice Page 2 of 5

Debtor Michael J. Oslacky and Joyce L Oslacky

Case number 23-20213-JAD

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not	March 6, 2023 at 10:00 AM  The meeting may be continued or adjourned to a later date. If	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
required to do so.	so, the date will be on the court docket.		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 5/5/23	
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or		
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/11/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 7/31/23	
	eadlines for filing proof of claim:  proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the burt's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> using the Electronic Proof of Claim ("ePOC") stem. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of aim, including information regarding filing a claim by regular mail, can be found at the court's website at <a href="http://www.pawb.uscourts.gov/filing-proof-claim">http://www.pawb.uscourts.gov/filing-proof-claim</a> .  you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a oof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of aim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For tample, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the ight to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan, objections and hearing  The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated 13 trustee and will be held immediately following the meeting of creditors on: 3/6/23 at 10:00 AM, Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com		litors on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of c 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has be means forbidden by law without receiving evidence on such issues.	elerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t www.pacer.gov. If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan t the debt from the debtors personally except red from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If	

## Case 23-20213-JAD Doc 31 Filed 02/10/23 Entered 02/11/23 00:27:37 Desc Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-20213-JAD Michael J. Oslacky Chapter 13

Joyce L Oslacky Debtors

## CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Feb 08, 2023 Form ID: 309iPGH Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

<b>Recip ID</b> db/jdb	Recipient Name and Address  + Michael J. Oslacky, Joyce L Oslacky, 517 Highland Avenue N, Oakdale, PA 15071-1121
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15567390	+ Frist Savings Credit Card, 500 E. 60th Street N, Sioux Falls, SD 57104-0478
15567405	TD Bank/Target Credit, 70000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445
15567406	The Sleep Wellness Center, 993 Brodhead Road, Suite 200, Moon Twp., PA 15108-2305

#### TOTAL: 5

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: rodsheph@cs.com	Date/Time	Recipient Name and Address
aty	•	Feb 08 2023 23:40:00	Rodney D. Shepherd, River Park Commons, 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Feb 08 2023 23:40:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Feb 08 2023 23:40:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Feb 09 2023 04:44:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Feb 09 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567378	+ EDI: GMACFS.COM	Feb 09 2023 04:44:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15567379	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 08 2023 23:40:00	Apple Card-GS Bank, Lockbox 6112, P.O. Box 7247, Goldman Sachs Bank, Philadelphia, PA 19170-0001

## Case 23-20213-JAD Doc 31 Filed 02/10/23 Entered 02/11/23 00:27:37 Desc Imaged Certificate of Notice Page 4 of 5

Page 2 of 3

User: auto

District/off: 0315-2

Form ID: 309iPGH Total Noticed: 44 Date Rcvd: Feb 08, 2023 15567380 + Email/Text: bk@avant.com Feb 08 2023 23:40:00 Avant/Webbank, 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112 15567381 + Email/PDF: MarletteBKNotifications@resurgent.com Feb 08 2023 23:53:10 Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656 + EDI: CAPITALONE.COM 15567382 Feb 09 2023 04:44:00 Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293 + EDI: CAPONEAUTO.COM 15567383 Feb 09 2023 04:44:00 Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407 15567384 + EDI: WFNNB.COM Feb 09 2023 04:44:00 Comenity Bank/Comenity Card, 3075 Loyalty Circle, P.O. Box 182789, Columbus, OH 43218-2789 15567385 + Email/PDF: creditonebknotifications@resurgent.com Feb 08 2023 23:53:07 Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273 15569229 EDI: DISCOVER.COM Feb 09 2023 04:44:00 Discover Bank, P.O. Box 15316, Wilmington, DE 19850 15567388 Email/Text: collecadminbankruptcy@fnni.com Feb 08 2023 23:40:00 FNB Omaha, P.O. Box 3412, Omaha, NE 68197 Email/Text: BNSFS@capitalsvcs.com 15569228 First Savings Credit Card, 500 E. 60th Street, Feb 08 2023 23:40:00 Sioux Falls, SD 57104 15567387 Email/Text: BNBLAZE@capitalsvcs.com Feb 08 2023 23:40:00 First Savings Bank-Blaze Credit Card, P.O. Box 5065, Sioux Falls, SD 57117 15567386 + EDI: PHINGENESIS Feb 09 2023 04:44:00 Feb Destiny, P.O. Box 4499, Beaverton, OR 97076-4499 + Email/Text: Atlanticus@ebn.phinsolutions.com 15567389 Feb 08 2023 23:40:00 Fortiva MC/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114 15567391 EDI: CCUSA.COM Feb 09 2023 04:44:00 Heritage Valley Sewickley, c/o Credit Collections Co., 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209 15567392 EDI: JPMORGANCHASE Feb 09 2023 04:44:00 JPMCB-Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801 15567393 + Email/Text: accountservicing@trueaccord.com Feb 08 2023 23:40:00 Klarna, c/o True Accord, 16011 College Blvd., Suite 130, Lenexa, KS 66219-9877 15567394 + Email/Text: PBNCNotifications@peritusservices.com Kohl's/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115 Feb 08 2023 23:40:00 Email/PDF: resurgentbknotifications@resurgent.com 15567395 Feb 08 2023 23:53:12 LVNV Funding, 55 Beattie Place, Greenville, SC 29601-5115 15567397 Email/Text: ml-ebn@missionlane.com Mission Lane Tab Bank, 101 2nd Street, Suite 350, Feb 08 2023 23:40:00 San Francisco, CA 94105 15567396 ^ MEBN Feb 08 2023 23:38:08 Mariner Finance, 5802 E. Virginia Beach Blvd., Suite 121, Norfolk, VA 23502-2483 15567398 + Email/PDF: MerrickBKNotifications@Resurgent.com Feb 08 2023 23:53:10 Ollo/Ally, 1511 Friendship Road, Jefferson City, MO 65101-8703 15567399 Email/Text: bankruptcyteam@quickenloans.com Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573 Feb 08 2023 23:40:00 + EDI: RMSC.COM 15567700 Feb 09 2023 04:44:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 15567401 EDI: RMSC.COM Feb 09 2023 04:44:00 Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036 15567402 + EDI: RMSC.COM Synchrony Bank/Lowes, 4125 Windward Plaza, Feb 09 2023 04:44:00 Alpharetta, GA 30005-8738 15567403 + EDI: RMSC.COM

## Case 23-20213-JAD Doc 31 Filed 02/10/23 Entered 02/11/23 00:27:37 Desc Imaged Certificate of Notice Page 5 of 5

District/off: 0315-2 User: auto Page 3 of 3
Date Rcvd: Feb 08, 2023 Form ID: 309iPGH Total Noticed: 44

		Feb 09 2023 04:44:00	Synchrony Bank/Sam's Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15567404	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2023 23:40:00	TBOM/Aspire, 5 Concourse Parkway, Atlanta, GA 30328-5350
15567407	Email/Text: bknotice@upgrade.com	Feb 08 2023 23:40:00	Upgrade, 275 Battery Street, 22nd Floor, San Francisco, CA 94111
15567408	Email/Text: bankruptcies@uplift.com	Feb 08 2023 23:40:00	Uplift, 440 N. Wolfe Road, Sunnyvale, CA 94085
15567409	+ EDI: LCIUPSTART		1 / 2
		Feb 09 2023 04:44:00	Upstart, 2950 South Delaware Street, San Mateo, CA 94403-2580
15569158	^ MEBN	Feb 08 2023 23:38:23	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 41

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

15567400 St. Clair Hospital

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rodney D. Shepherd

on behalf of Debtor Michael J. Oslacky rodsheph@cs.com

Rodney D. Shepherd

on behalf of Joint Debtor Joyce L Oslacky rodsheph@cs.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5